

In re:
Michael T. Miles
Karen D. Miles
Debtors

Case No. 19-11163-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 19, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T. Miles, Karen D. Miles, 214 Ardmore Avenue, Ardmore, PA 19003-1201
14278864	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14303706	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 20 2022 00:06:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 20 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 20 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14295471	Email/PDF: bncnotices@becket-lee.com	Aug 20 2022 00:15:39	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14294661	+ Email/Text: bankruptcy@bbandt.com	Aug 20 2022 00:06:00	BB&T Bankruptcy Section, 100-50-01-51, PO BOX 1847, Wilson, NC 27894-1847
14289036	+ EDI: AIS.COM	Aug 20 2022 04:13:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14296119	Email/PDF: bncnotices@becket-lee.com	Aug 20 2022 00:15:39	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14302124	+ Email/Text: RASEBN@raslg.com	Aug 20 2022 00:06:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14492044	+ Email/Text: bkenotice@rushmorelm.com	Aug 20 2022 00:06:00	Embrace Home Loans, Inc., c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14286289	Email/PDF: resurgentbknofications@resurgent.com	Aug 20 2022 00:15:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14300446	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 20 2022 00:06:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14308679	EDI: PRA.COM	Aug 20 2022 04:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14288353	+ Email/Text: bankruptcynotices@psecu.com	Aug 20 2022 00:06:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 19, 2022

Form ID: 3180W

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14293991	+ EDI: JEFFERSONCAP.COM	Aug 20 2022 04:13:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14284010	EDI: Q3G.COM	Aug 20 2022 04:13:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14321604	+ Email/Text: bncmail@w-legal.com	Aug 20 2022 00:06:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14469953	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2022 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Embrace HomeLoans Inc. cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor Embrace HomeLoans Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DAVID B. SPITOFISKY	on behalf of Joint Debtor Karen D. Miles spitofskybk@verizon.net spitofskylaw@verizon.net; spitofsky.davidb.r112243@notify.bestcase.com
DAVID B. SPITOFISKY	on behalf of Debtor Michael T. Miles spitofskybk@verizon.net spitofskylaw@verizon.net; spitofsky.davidb.r112243@notify.bestcase.com
KARINA VELTER	on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 19, 2022

Form ID: 3180W

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KIMBERLY A. BONNER

on behalf of Creditor Truist Financial Corporation f/k/a Branch Banking & Trust Co. kab@jsdc.com jnr@jsdc.com

REBECCA ANN SOLARZ

on behalf of Creditor Embrace HomeLoans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

STEPHEN M HLADIK

on behalf of Creditor Embrace Home Loans Inc. c/o Rushmore Loan Management Services, LLC shladik@hoflawgroup.com, ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Michael T. Miles</u>	Social Security number or ITIN	xxx-xx-4569
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen D. Miles</u>	Social Security number or ITIN	xxx-xx-1476
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11163-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael T. Miles
aka Michael T. Miles Sr.

Karen D. Miles

8/18/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.